Amendments to the Claims:

This listing of claims will replace all prior versions and listing of claims in the application.

Listing of Claims:

1. - 48. (Canceled)

49. (Currently Amended) A settlement method for making settlement of payment for a service or product, the method comprising:

receiving, by <u>aan online service</u> provision device, a request for a service <u>or</u> <u>product</u> from an information terminal device over a public network;

receiving, by the <u>online</u> service provision device, a request for an ID number as a method of payment forwhich is associated with the service or product requested by said information terminal device over the public network;

transmitting, by the <u>service-online</u> provision device, over the public network to said information terminal device and a settlement authentication device, the ID number as the <u>method of payment forwhich is associated with</u> the <u>specific service or product</u> requested by said information terminal device;

presenting the ID number displayed on received by the information terminal device as the method of payment for which is associated with the service or product requested by said information terminal device at a settlement terminal device at a retail location and paying a money amount by a user at the retail location, said

money amount being associated with the service <u>or product</u> requested by the information terminal device;

transmitting, by the settlement terminal device, the ID number and the money amount to the settlement authentication device over the public network;

determining, by the settlement authentication device, whether the service or product requested by the information terminal device can be provided to the user by referring to said ID number, and the service or product amount as a settlement result;

transmitting, by the settlement authentication, the settlement result over the public network to the service online provision device; and

providing the service <u>or product</u> requested by the information terminal device to the user when the settlement result indicates the settlement is authenticated.

50. (Currently Amended) The method according to claim 49,

wherein, the step of determining whether said specific service or product can be provided further includes that, if thea current balance is less than the service or product amount of the specific service or product to be provided by a predetermined amount of money, said settlement authentication device causes the transmission of warning information to said information terminal device.

51. – 68. (Canceled)

69. (Currently Amended) A system for making settlement of payment for a service or product, the system comprising:

a settlement authentication device; and

a service an online provision device configured to receive a request for a service or product from an information terminal device over a public network, to receive a request for an ID number as a method of payment for which is associated with the service or product requested by the information terminal device over the public network, and to transmit over the public network to the information terminal device and the settlement authentication device, the ID number as the method of payment for which is associated with the specific service or product requested by the information terminal device;

wherein the settlement authentication device is configured to receive—over the public network, from a settlement terminal device, the ID number presented by a user and a money amount associated with the service or product requested and paid by the user at the settlement terminal device, to determine whether the service or product requested by the information terminal device can be provided to the user by referring to the ID number which is associated with the service or product requested by the information terminal device, and the service or product amount as a settlement result, and to transmit the settlement result over the public network to the service—online provision device; and

wherein the <u>service online</u> provision device is configured to provide the service <u>or product</u> requested by the information terminal device to the user when the settlement result indicates the settlement is authenticated.

70.

wherein, the settlement authentication device causes the transmission of warning information to the information terminal device if thea current balance is less

than the service or product amount of the specific service or product to be provided

by a predetermined amount of money.

71. (New) The method according to claim 49, further comprising:

(Currently Amended) The system according to claim 69,

issuing, by the online provision device to the information terminal device over the public network, an online slip that contains the ID number which is associated with the service or product requested by the information terminal device over the public network.

72. (New) The method according to claim 49, further comprising:

displaying at the information terminal device the ID number which is associated with the service or product requested by the information terminal device over the public network.

73. (New) The system according to claim 69,

wherein the online provision device is configured to issue, to the information terminal device over the public network, an online slip that contains the ID number which is associated with the service or product requested by the information terminal device over the public network.

74. (New) The system according to claim 69,

wherein the information terminal device is configured to display the ID number which is associated with the service or product requested by the information terminal device over the public network.